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1946 LOSS ADJUSTMENT MANUAL FOR COTTON

SECTION I. ORGANIZATION

A. General

The importance of the loss adjustment phase of the crop insurance program cannot be overemphasized. It is through this contact with the insured that the Federal Crop Insurance Corporation (herein called "Corporation") can demonstrate how crop insurance works as a means of protection against unavoidable crop failure. It is imperative that all determinations and decisions which enter into the establishment of the extent of loss suffered by the insured are made with a spirit of fairness -- both to the Corporation and to the insured. All such determinations should be impartial and they should always be made in accordance with the Cotton Crop Insurance Regulations (herein called "Regulations") and the instructions furnished in connection therewith. In order to do the right kind of job, each person connected with loss adjustment work must thoroughly familiarize himself with the provisions of the Regulations and instructions.

All persons connected with loss adjustment work shall refrain from making any statement to the insured or to his agent either admitting or denying the liability of the Corporation for any claim made by the insured.

B. State Crop Insurance Directors

The State Crop Insurance Director (herein called "Director") is responsible for the adjustment of losses in the state(s) under his jurisdiction, and he shall supervise and coordinate all work in connection with the adjustment of losses. He shall be certain that all persons performing loss adjustment work are thoroughly familiar with the provisions of the Regulations, the instructions contained herein, and the related forms. He shall also be certain that such personnel is adequately trained in loss adjustment work and he shall arrange for the spot-checking of this work continuously in order that he may know it is being done uniformly and correctly throughout his area.

The Director, through the state agricultural conservation committee, shall furnish each county agricultural conservation committee (herein called "county committee") the name(s) and address(es) of Corporation representative(s) to whom notices of damage or probable loss are to be transmitted upon receipt of notice from the insured.

C. District Supervisor

The District Supervisor (herein called "Supervisor"), under the supervision of the Director, shall be in charge of the loss adjustment work in the area assigned to him. He shall keep the Director currently informed as to the progress of the loss adjustment work in his district. Any unusual situation or difficult problem which the Supervisor cannot handle, or which he feels he cannot handle, shall be called promptly to the attention of the Director.

The Supervisor shall make inspections of insured cotton crops and adjust

losses, where necessary, in his assigned district, and elsewhere as assigned. In each area where there is a considerable volume of business and also in each area where it is apparent that a considerable number of losses may be experienced, the Supervisor shall select, subject to the approval of the Director, and thoroughly train Adjusters, in order that the loss adjustment work may be handled promptly and efficiently.

D. Adjusters

The Adjuster must meet the qualifications set forth in the "Employment Instructions and Travel Regulations for Loss Adjusters." If an Adjuster acted as an agent in procuring a crop insurance application, he shall in no case adjust a loss on an insurance unit covered by the contract resulting from any application secured by him. An Adjuster shall not use the loss adjustment work in any manner to promote any other line of endeavor, personal or otherwise. He must be honest, of good repute, and thoroughly familiar with all phases of the production of cotton, and he must have the esteem and respect of farmers in the area assigned to him. In no case shall an Adjuster make an inspection or adjust a claim for loss involving a cotton crop in which he has either a financial or a family relationship interest.

The Adjuster shall be thoroughly familiar with the provisions of the Regulations, the instructions contained herein, and the forms used in connection therewith. He must be adequately trained in the measurement of acreage. Such training should include emphasis on the measurement of irregularly shaped fields.

The Adjusters selected shall be under the immediate supervision of, and directly responsible to, the Supervisor (or to the Director, if no Supervisor has been appointed.) Any problem which the Adjuster cannot handle shall be discussed promptly with his Supervisor.

Upon receipt of Forms FCI-8, "Notice to Corporation of Damage or Probable Loss," (herein called "Form 8"), the Adjuster shall make inspections where necessary, together with applicable appraisals and reports. When necessary, he shall assist the insured in the preparation of Form FCI-667-C, "Statement in Proof of Loss for Cotton," (herein called "Form 667-C").

In cases where an inspection is required, the Adjuster should contact the county office as soon as possible after receipt of a Form 8 and obtain any necessary crop insurance information not shown on Form 8 and any necessary field measuring equipment. He may inspect aerial photographs or other available data in the county office which would facilitate handling the case. If field measuring equipment or records are taken out of the county office, they should be charged to the Adjuster while in his possession.

In order to evaluate each loss adjustment problem properly, it is essential that the Adjuster have a clear understanding of what constitutes an "insurance unit." As a general rule, an insurance unit is all of the acreage of cotton on a farm, as listed on an approved cotton listing sheet, in which the insured has an interest as a cotton producer at the time of its planting.

There are exceptions to this general rule, as follows: (1) When parts of a farm are identified on the cotton listing sheet as widely separated parts of a farm, such parts of the farm constitute separate insurance units, and (2) When a part of a farm is regularly irrigated and a part is never irrigated, the portion of the land on the farm which is to be irrigated in the current year (as shown on the acreage report of the insured) shall constitute one insurance unit and the remainder shall constitute another insurance unit. Any acreage which has been designated and approved as "non-insurable" on the cotton listing sheet does not constitute an insurance unit, or any part thereof.

The insurance unit is the area to be considered in determining whether the insured producer is entitled to an indemnity payment, except that (1) Where the insured fails to establish and maintain separate records of acreage or production for the component parts of a combination of two or more insurance units or portions thereof, the insurance units for which the production is commingled shall be considered as one insurance unit and the loss adjusted accordingly; and (2) Where the insured fails to establish and maintain separate records of acreage or production for "non-insurable" acreage and for one or more insurance units or portions thereof any production from the "non-insurable" acreage which is commingled with the production from the insurance unit(s) shall be considered to have been produced on the insurance unit(s) and the loss adjusted accordingly.

The insured is to notify the county committee of damage to, or probable loss of, his cotton crop. For the protection of the insured it is desirable that such notice be given in writing. However, any manner or form of notice acceptable to the county committee will be accepted by the Corporation. When such notice is received, the county committee should advise the insured that acreage of cotton must not be put to another use without the written consent of an authorized representative of the Corporation if the damage occurred after it was too late to replant. The county committee should likewise advise the insured that they will inform the Director of the report of damage to the insured's crop.

Immediately upon receipt of notice of damage to, or probable loss of, a cotton crop, the county committee shall prepare Form 8, a sample of which is set forth below, in triplicate. It is important that all of the required data be entered correctly on Form 8. The original of Form 8 shall be forwarded to the Director, a copy shall be forwarded to the appropriate Corporation representative designated by the Director, and a copy shall be filed in a temporary file in the county office until the county office copy of Form FCI-663-C, "Inspection Report for Cotton," (herein called "Form 663-C") is received from the Adjuster, at which time both Form 8 and Form 663-C shall be filed in the insured's crop insurance folder.

Preparation of Form 8

Form 8 shall be prepared for each insured who notifies the county committee of damage to, or probable loss of, his cotton crop. It shall be prepared as follows:

In the spaces provided:

1. Enter the name and address of the insured from whom notice is received.

2. Enter the word "cotton."
3. Enter the state and county code and contract number, which must agree with that shown on the insured's cotton contract.
4. Enter the farm serial number (including the identifying symbols: WSP, WVP, I, NI, etc.) identifying the insurance unit on which the insured reports damage to his cotton crop. If the farm is included on the regular cotton listing sheet approved by the Corporation for use in 1946, the farm serial number entered must agree with that shown for such farm on such listing sheet. Otherwise, the serial number to be entered shall be taken from the "supplemental" listing sheet prepared in accordance with the County Yield and Rate Procedure.
5. In accordance with instructions issued by the Director through the state committee, enter the location or other specific identification of the insurance unit.
6. Enter the date upon which the county committee received the notice of damage or probable loss from the insured.
7. Enter "is" or "is not" as the case may be, indicating that the insured either is requesting or is not requesting a release of acreage.
8. Enter the cause(s) of damage to the cotton crop as reported by the insured.
9. Enter any remarks requested by the Director through the state committee.
10. Enter the address of the county office.
11. Form 8 shall be signed by a representative of the county committee and the date of such signature shall be entered.
12. Distribution of Form 8 shall be made as provided above.

Form FCI-8

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

(Name of crop)

(State and county code and
identification number)

NOTICE TO CORPORATION OF DAMAGE OR PROBABLE LOSS

(Name and address of insured)

(Farm serial number)

(Location of farm)

The above-named producer has notified this office that the above-mentioned insured crop on the farm indicated has been damaged. The notice was received _____, 194_____.
(Date)

A release of acreage for other use _____ requested.
(is or is not) :

Reported cause(s) of damage: _____

REMARKS: _____

(Address of county AAA office)

(Date)

194____

(Signature of county committee-
man or representative)

SECTION II. INSPECTION, RELEASE OF ACREAGE AND APPRAISAL

A. Inspections

An inspection of the cotton crop on the insurance unit shall be made and Form 663-C shall be prepared in each of the following cases: (1) Where a request for a release of cotton acreage is received, (2) Where a loss is claimed, or it is determined that the insured is eligible for an indemnity, and (3) Where the Corporation determines that an inspection is necessary for any reason.

Where a notice of damage to, or probable loss of, a cotton crop is received which does not contain a request for the release of acreage and the Director or his representative determines that an inspection of the insurance unit is unnecessary, it shall be the responsibility of the Director or his representative to advise the insured in writing (by means of a card designed by the Director for such purpose) of the receipt of such notice, that an inspection is not deemed necessary at that time, and to report to the county committee any later damage to, or probable loss of, his cotton crop which occurs prior to harvest. In addition, the insured should be advised that if after harvest is completed a loss is evident he should again notify the county committee, and that, in such cases, the cotton stalks must be left intact until the insurance unit has been inspected and the acreage of cotton determined by a representative of the Corporation.

Each time an insurance unit is inspected, the results thereof shall be recorded on Form 663-C as provided in Section III hereof.

B. Release of Acreage

No release of acreage shall be granted until it is too late to replant the land to cotton in the area. If the question arises as to when it is too late to replant, the Adjuster shall determine whether producers generally in the area would replant under the circumstance or are still replanting. Particular attention should be given to what uninsured producers are doing under the circumstances. If acreage of cotton is destroyed or substantially destroyed and it is practicable to replant, the insured shall be advised that under such circumstances the contract provides that unless such acreage is replanted to cotton it will not be considered as insured acreage. The insured shall be further advised that no premium will be due and no loss will be payable on any acreage which is not insured acreage.

If the Adjuster determines that acreage of cotton is destroyed or substantially destroyed after it is too late to replant, a release of such acreage for other use may be granted. A crop is considered to be substantially destroyed when it is so badly damaged that farmers generally in the area where the farm is located and on whose farms similar damage occurred would not further care for the crop or harvest any portion thereof.

In all cases where acreage is released, a record thereof shall be made on Form 663-C as provided in Section III hereof.

C. Appraisals

A release of acreage may be granted only after there has been an appraisal

of the yield per acre that would have been realized had the damaged cotton crop on such acreage remained for harvest. Any such appraisal shall be subject to the minimum appraisal provisions set forth in Section III hereof. The appraised yield for released acreage will be considered as the actual yield in computing the loss, if any, unless the crop on such acreage is harvested, in which case the actual yield will be used. In releasing acreage, the Corporation is relinquishing its opportunity to determine the actual yield. Therefore, extreme care shall be exercised by the Adjuster in making an appraisal of the yield per acre for acreage released, and he must assume that the most favorable growing conditions will prevail until harvest time. The Adjuster shall determine whether any of the damage is due to causes not insured against and, if so, the extent thereof.

The Adjuster shall advise the insured that, under the terms of his contract, acreage of cotton must not be put to any other use without the written consent of an authorized representative of the Corporation. He shall also advise the insured that no insured acreage of cotton shall be considered as put to another use as long as any cotton on such acreage remains for harvest. He shall further advise the insured that where acreage of cotton has been partially destroyed but not released in writing by an authorized representative of the Corporation, proper measures shall be taken to protect the crop from further preventable damage. There shall be no abandonment of the crop or any portion thereof to the Corporation.

All appraisals made in connection with a release of acreage shall be determined and recorded on Form 663-C as provided in Section III hereof.

SECTION III. REPORT OF INSPECTION

A. General

Before visiting an insurance unit in connection with the loss adjustment work, the Adjuster shall check the necessary records in the county office to determine that there is a cotton insurance contract in force for the producer involved. The Adjuster should also refer to the cotton listing sheets approved by the Corporation for use in 1946 to determine whether any acreage is designated thereon as "non-insurable" for the farm involved, and whether either separate average yields or premium rates have been established for parts of the farm.

In addition, the Adjuster shall thoroughly familiarize himself with all material, including correspondence, contained in the insured's crop insurance folder. A thorough knowledge of this material is necessary in order that the Adjuster will be able to answer questions raised by the insured pertaining thereto and in order that he may be able to handle problems which arise in connection with the inspection. The Adjuster shall take with him any records or data for the insurance unit which would be helpful to him. Of particular importance will be copies of any Forms 663-C already prepared for the insurance unit since such forms contain records of inspection and, where applicable, releases of acreage and appraisals.

The records in the insured's folder will show whether the insured has filed the necessary Acreage Report(s). If the insured has not filed such Acreage

Report(s), the Adjuster shall obtain them from the insured and submit them to the county committee.

Form 663-C is provided for the Adjuster's use in recording data where an inspection is made. A separate Form 663-C shall be prepared for each insurance unit at the time of each visit. If some circumstance has arisen since the preceding visit which changes in any way any factor affecting the extent of the loss, it will be necessary to record the new data and the explanation of the change in addition to any other pertinent information.

The heading of Form 663-C should be prepared in the county office prior to the time of visit since the information entered therein will be helpful in making the inspection, particularly where acreage is released and the minimum appraisal is applicable.

Where an inspection is made, all of the acreage of cotton in which the insured has an interest on the insurance unit must be accounted for in either Part I or Part III of Form 663-C. Data for each field or tract on the insurance unit where a part or all of the cotton therein is damaged, whether or not such acreage is released, shall be recorded in Part I, and all fields or tracts thereon where no part of the acreage therein is damaged shall be accounted for in Part III, as provided in the following subsection.

B. Preparation of Form 663-C

Form 663-C will be a rediform consisting of an original and two copies. It shall be prepared as follows:

Heading. In the spaces provided:

- Item 1. Enter the correct name and address of the insured which should agree with that shown on the county office copy of the insured's contract unless there has been some change since the contract was executed.
- Item 2. Enter the state and county code and the contract number, which must agree with that shown on the insured's cotton contract.
- Item 3. Enter the farm serial number (including the identifying symbols: WSP, WVP, I, NI, etc.) identifying the insurance unit. If the farm is included on the regular cotton listing sheet approved by the Corporation for use in 1946, the farm serial number entered must agree with that shown for such insurance unit on the listing sheet. Otherwise, the serial number to be entered shall be taken from the "supplemental" listing sheet prepared in accordance with the County Yield and Rate Procedure.
- Item 4. Enter the location or other specific identification of the insurance unit.
- Item 5. Enter the average yield per acre applicable to the insurance unit as shown on the cotton listing sheet approved by the Corporation for use in 1946. If more than one average yield is listed for the insurance unit, enter each such yield.

Item 6. Enter the insured percentage (either 50 or 75 percent), which must agree with that shown on the insured's cotton contract.

Item 7. Enter the reported acreage of cotton on the insurance unit as shown on the county office copy of Form FCI-622, "Contract Summary," (herein called "Form 622"). If Form 622 has not been prepared, this entry shall be obtained from the Acreage Report covering the insurance unit submitted by the insured. If neither form has been prepared, a notation to the effect that the insured has not filed an Acreage Report for such insurance unit shall be entered.

Where separate acreages are reported for the insurance unit either because more than one average yield or premium rate is applicable or because the insured has different shares in parts of the acreage, enter each such acreage and identify each such acreage with the applicable average yield or reported share.

Item 8. Enter the reported share in the cotton crop on the insurance unit as shown on the county office copy of Form 622. If Form 622 has not been prepared, this entry shall be obtained from the Acreage Report covering the insurance unit submitted by the insured.

Where the insured has different shares in parts of the acreage, enter each such share and identify each such share with the reported acreage for that share.

Where there is insufficient space in Part I to record data for all fields or tracts on the insurance unit which are damaged in whole or in part, additional rediform sets of Form 663-C shall be prepared. The word "supplemental" shall be entered immediately under the title of the form, followed by a page designation. (Example: If two sets of Form 663-C are required, the first set prepared shall bear the notation "Page 1 of 2 pages" under the title of such form, and the second set prepared shall bear the notation "Supplemental -- Page 2 of 2 pages" immediately under the title thereof.) In addition, each "supplemental" Form 663-C shall be further identified by entering in the spaces provided the name and address of the insured, the state and county code and the contract number, and the farm serial number identifying the insurance unit.

Part I. Fields or Tracts Containing Damaged Acreage

The data for each field or tract, a part or all of which is damaged, shall be entered in Part I: (Note: Acreages shall be shown to the nearest tenth of an acre.)

Column A: Enter the description, location, or other identification of each such field or tract of cotton on the insurance unit.

Column B: Enter the estimated total acreage of cotton in each such field or tract.

Column C: For each such field or tract, enter the acreage of cotton therein which is released. This acreage shall be estimated as accurately as possible

except that where all of the cotton acreage on the insurance unit is released, the acreage shall be accurately determined. If the acreage released is only a part of the acreage in the field or tract, the location therein of the acreage released shall be shown in Part III. If no acreage in a field or tract is released, enter a "zero."

Column D: For each field or tract in which acreage is released, enter a notation indicating whether the damage to the acreage being released occurred before or after the first cultivation of such acreage. It is important that this notation is correct since it will determine the minimum appraisal applicable to the released acreage.

The notation "before" shall be entered where the damage to the acreage being released occurs after it is too late to replant the land to cotton but before the first cultivation of cotton on such acreage. The notation "after" shall be entered where the damage to the acreage being released occurs after the first cultivation of cotton but before the beginning of harvest on such acreage.

The "first cultivation" is considered to be the first cultivation of the cotton after it is up and must be performed with an implement designed for use on rows for the purpose of working the ground close to the cotton. Any cultivation prior to this time, regardless of the purpose thereof shall not be considered as a cultivation of the cotton crop.

Column E: For the acreage released in each field or tract, enter a per acre appraisal which shall be the larger of (1) the estimated possible yield per acre for such acreage or (2) the applicable of the minimum appraisals set forth below. In making an appraisal of the estimated possible yield per acre, the Adjuster must assume that the most favorable growing conditions will prevail until harvest time and on this basis he must determine the yield per acre that could be expected if the damaged cotton on the acreage being released remained for harvest. The per acre minimum appraisal shall be the applicable of the following:

a. For any acreage released after it is too late to replant the land to cotton but before the first cultivation of cotton thereon, (where "before" is entered in column D) the per acre minimum appraisal shall be 60 percent of the product of (1) the average yield and (2) the insured percentage (50 or 75 percent).

b. For any acreage released after the first cultivation of cotton but before the beginning of harvest on such acreage, (where "after" is entered in column D) the per acre minimum appraisal shall be 25 percent of the product of (1) the average yield and (2) the insured percentage (50 or 75 percent.)

The above computations shall be performed in the order outlined and each computation shall be rounded to the nearest pound in accordance with the Regulations.

Column F: Enter the primary cause of damage to the cotton crop in each field or tract, whether or not acreage therein is released. If the

acreage damaged is only a part of the acreage in the field or tract, the location therein of the acreage damaged, and an estimate of the number of acres damaged, shall be shown in Part III.

Column G: Enter the approximate date of damage to the cotton crop in each field or tract.

Column H: Enter the name(s) of the person(s), other than the insured, sharing in the cotton crop in each field or tract. If the same person, other than the insured, shares in each such field or tract, the name of such person shall be entered only once.

Column I: Enter the share(s) in the cotton crop in each field or tract of each person shown in column H. If the person(s) named in column H has the same share in each field or tract, such share shall be entered only once.

Verify the reported share(s) of the insured in the cotton crop, as indicated in Item 8 of Form 663-C. If the share(s) reported by the insured at the time of the inspection as his share(s) in the crop at the time of planting varies from his previous reports, explain such difference(s) in Part III.

Other Use of Part I

Part I of Form 663-C may be used to record acreage determinations for the purpose of final settlement of a loss claim. Columns A and B may be used for recording field or tract identifications and measured acreages, respectively.

Part II - Determination of Actual Production

Part II shall be prepared in connection with a claim for loss after the cotton crop has matured, and it shall be prepared before the related Form 667-C is prepared. Part II shall include all production from the insurance unit even though an uninsured producer or another insured producer shares in the cotton crop. Part II shall be prepared only when there is actual production on the insurance unit.

Routine completion of Part II shall not be considered adequate to determine the quantity of actual production. The reasonableness of the quantity as related to the acreage on which it was produced shall be considered and, if necessary, other inquiry or search should be made, particularly if the yield appears to be inconsistent with the yield of other comparable farms in the area.

Part II of Form 663-C shall be prepared as follows:

Item 9. Enter the total net pounds of lint cotton ginned from the insurance unit. In determining this quantity, a deduction for bagging and ties shall be made from the gross weight of each bale ginned. This deduction shall be the number of pounds deducted by the trade in the area for the type of bagging used - i.e., jute, cotton, or sugar sack.

The bale number and the gross weight of each bale (as shown on the gin ticket) produced on the insurance unit should be recorded in Part III or,

where there is not sufficient space in Part III, on the reverse side of the original of Form 663-C. Each bale should also be identified with the name and address of the gin.

Item 10: Enter (1) the total number of pounds of seed cotton (a) on hand, (b) sold, and (c) otherwise produced and harvested but not on hand or sold; (2) the name and address of the buyer, where applicable; and (3) the estimated net weight(s) of lint cotton turn-out from such seed cotton.

When estimating the net weight of lint cotton turn-out from seed cotton, the Adjuster shall utilize all available information, such as (1) the average percent turn-out of cotton ginned from the insured unit, (2) the average percent turn-out of cotton produced from the same variety of seed planted in the community, as shown on gin records, and (3) the condition of the seed cotton.

Item 11: Enter the sum of the entries in item 9 and 10.

Item 12: Enter the number of acres of cotton on the insurance unit on which cotton remains in the field unharvested and the appraised lint yield per acre of unharvested cotton on such acreage.

Signatures and Dates

The Adjuster shall sign Form 663-C and enter the date of his signature in the space provided when he is satisfied that it is correct and complete.

The insured should sign Form 663-C and enter the date of his signature whenever possible. It is particularly desirable that the insured sign Form 663-C whenever acreage has been released. If the insured is not available to sign this form it will not be necessary for him to sign it.

If a "supplemental" Form(s) 663-C is prepared for an insurance unit, the signature and dates of signatures of the Adjuster and the insured shall be affixed only on the last "supplemental" prepared.

Part III - Adjuster's Narrative Report

Part III shall be prepared each time an inspection of the insurance unit is made and shall include any information which may aid the Corporation in the final determination of the loss, if any. Enter any causes of damage not included in Part I and the dates thereof. When any damage is due to an uninsured cause, enter a full explanation and set forth the extent of such damage, including the location of and the number of acres damaged and the appraised reduction in production per acre due to such damage. The Adjuster shall include a statement to the effect that all of the insured acreage on the insurance unit has been inspected and, further, that data for all the acreage which is damaged has been recorded in Part I. A notation describing the condition of all the acreage of cotton which is not accounted for in Part I shall be included in Part III.

The Adjuster shall determine whether the number of acres of cotton in all fields or tracts on the insurance unit approximates the reported acreage as shown in Item 7 of Form 663-C. If, in his opinion, there is a substantial difference between the two figures, an explanation of such difference shall be entered in Part III.

Since the insured's copy of Form 663-C does not include Part III, the Adjuster shall enter in Part III any other comments which in his opinion will aid the Corporation in the final determination of the loss, if any.

Distribution

Distribution of Form 663-C shall be made in accordance with Section VII hereof.

UNITED STATES DEPARTMENT OF AGRICULTURE
 PRODUCTION AND MARKETING ADMINISTRATION
 Federal Crop Insurance Corporation
INSPECTION REPORT FOR COTTON

1. _____ 2. _____
 (Name and address of insured) (State and county code and contract no.)
3. _____ 4. _____
 (Farm serial number) (Location of insurance unit)
5. _____ 6. _____ 7. _____ 8. _____
 (Average yield) (Insured percentage) (Reported acreage) (Reported share in crop)

PART I. FIELDS OR TRACT CONTAINING DAMAGED ACREAGE

Each acreage in column C is hereby released subject to the appraisal in column E; provided, however, that the quantity of such appraisal meets the terms and conditions of the contract.

Field or tract identification	Acreage	Damage before or after first cultivation	Appraisal per acre for release	Damage Cause	Other person(s) sharing in crop
In field or tract	Released	or after first cultivation	per acre for release	Cause: Date	Name: Share
(A)	(B)	(C)	(D)	(E)	(F) : (G) : (H) : (I)

PART II. DETERMINATION OF ACTUAL PRODUCTION

9. Lint Cotton ginned Net pounds lint
10. Seed cotton: On hand: _____
 Sold: _____ to _____
 (Name and address)
- All Other: _____
 (Pounds)
11. Total: (Items 9 and 10). _____
12. Lint cotton unharvested: (_____) (_____)
 (Acres) (App. yield per acre)

194

(Signature of Adjuster)

(Date)

(Signature of Insured)

PART III. ADJUSTER'S NARRATIVE REPORT

Include any causes of damage not stated above and the dates thereof, and all other information required by instructions. (If additional space is needed, use reverse side of original hereof.)

SECTION IV. ADJUSTMENT OF CLAIMS

A. General

Before a Form 667-C is submitted to the Director, the Adjuster shall determine that a Form 622 has been prepared for such insured and that it has already been submitted to the branch office by the county committee.

If the insured has submitted one or more Acreage Reports and damage to the cotton crop is reported on an insurance unit for which an Acreage Report has not been submitted, the Adjuster shall obtain all necessary information to substantiate a claim but a Form 667-C shall not be prepared for the unit. A detailed statement of the facts in the case shall be prepared, in triplicate, the original and one copy of which shall be forwarded to the Director, and the other copy shall be filed in the insured's folder. In this statement of facts the Adjuster shall include full information concerning any other insurance unit in which the insured has an interest in a cotton crop and for which an Acreage Report is known not to have been submitted by the insured.

The Form 667-C is to be used by the insured in submitting his claim for loss, and a separate Form 667-C shall be submitted for each insurance unit on which he claims a loss, except ^{that} (1) Where the insured fails to establish and maintain separate records of acreage or production for the component parts of a combination of two or more insurance units or portions thereof the insurance units for which the production is commingled shall be considered as one insurance unit and the loss adjusted accordingly; and (2) Where the insured fails to establish and maintain separate records of acreage or production for "non-insurable" acreage and for one or more insurance units or portions thereof, any production from the "non-insurable" acreage which is commingled with the production from the insurance unit(s) shall be considered to have been produced on the insurance unit(s) and the loss adjusted accordingly.

The insured shall establish that any loss for which claim is made has been directly caused by one or more of the hazards insured against by the insurance contract during the term of the contract and further that the loss has neither arisen from nor been caused by, either directly or indirectly, any of the hazards not insured against.

The Form 667-C shall not be approved and submitted by the Adjuster until he has inspected the insurance unit and has had an opportunity to determine the acreage of cotton planted thereon, the actual production therefrom, and any necessary appraisals of production per acre.

When an acreage is released by the Adjuster, before he approves the Form 667-C covering such acreage, it will be necessary for him to determine either that the land was put to other use or that there is no longer a possibility of harvesting any cotton from the insurance unit.

B. Determining Planted Acreage

The total acreage planted to cotton on each insurance unit on which a loss is claimed shall be accurately determined by the Adjuster (excluding any

acreage of cotton which is put to another use before it is too late to replant, or which is destroyed or substantially destroyed before it is too late to replant and is left idle or is fallowed until it is too late to replant, since such acreage is not insured acreage), unless the 1946 planted acreage has already been accurately measured by the county committee and the records of such measurement are available and acceptable to the Adjuster. All possible use shall be made of permanent field acreages established under other agricultural programs and on file in the county office. An acreage shall be accurately determined to the nearest tenth of an acre for each of the separate acreage classifications established for adjusting claims, i.e., the acreage released before the first cultivation, the acreage released after the first cultivation, the acreage harvested, the acreage put to other use without the consent of the Corporation, etc. The sum of these separately determined acreages must in all cases equal the total acreage determined for the insurance unit. The measuring equipment used for determining acreage shall be checked for accuracy and corrected, where necessary, prior to its use.

The accurately determined acreage will be called the "measured acreage" and shall be entered in box B of Form 667-C. If the measured acreage is less than the reported acreage shown on Form 622 for the insurance unit, the loss, if any, will be settled on the basis of the measured acreage and the premium will be adjusted accordingly. If the measured acreage on the insurance unit is larger than the reported acreage therefor, the loss which would otherwise be determined will be reduced proportionately. In cases where different yields or premium rates are established for parts of an insurance unit and in cases where the insured has different shares in parts of the cotton crop on the insurance unit, the branch office will compute the premium on the basis of the reported acreage and also on the basis of the measured acreage. If the premium computed on the basis of the measured acreage exceeds that computed on the basis of the reported acreage, the branch office will disregard any "adjustment factor" entered by the Adjuster and will determine an "adjustment factor" by dividing the premium computed on the basis of the measured acreage into the premium computed on the basis of the reported acreage and will make the necessary adjustment in the quantity of indemnity payable.

C. Method of Preparing Form 667-C

The insured and the Adjuster will certify to all the basic data appearing on Form 667-C, which includes the measured acreages, the total harvested production, and per acre appraisals of production. Unless otherwise instructed by the Director, or unless the insured requests completion of Form 667-C in order that he may know the approximate quantity of indemnity payable, the Adjuster shall make no entries on Form 667-C in column C, items 1 through 4 and items 6 through 9 of Part I, or in Part II (wherever there are dotted lines). In any case all other entries required by this procedure shall be made on Form 667-C.

If entries are made in column C, items 1 through 4 and items 6 through 9 of Part I, or in Part II, the Adjuster shall advise the insured that such entries, since they involve computations, are subject to an audit for correctness, and that, therefore, the quantity of indemnity due the insured which he computes may not be the quantity of indemnity which is finally determined.

The Adjuster in all cases shall advise the insured that the required computations will be made or audited, as the case may be, by the Director and that the insured's copy of Form 667-C will be mailed to the insured when the Form 667-C is sent by the Director to the branch office. The Adjuster shall make certain that, where applicable, entries have been made in all of the spaces on Form 667-C where there are solid lines. The spaces where there are dotted lines are provided for computations.

D. Preparation of Form 667-C for Usual Cases

The following instructions are applicable when (1) only one average yield and premium rate has been established for the insurance unit, (2) the insured has the same share in all of the cotton crop on the insurance unit, and (3) there has been no transfer of interest in the cotton crop on the insurance unit.

Where either separate average yields or premium rates have been established for parts of an insurance unit, or where the insured has different shares in parts of the cotton crop on the insurance unit, or where there has been a transfer of interest in the cotton crop on the insurance unit, Form 667-C shall be prepared as provided in the applicable paragraph of subsection E of this section.

The Form 667-C will be a Rediform consisting of the original and three copies which shall be prepared as follows:

Heading:

The required entries in the heading of Form 667-C, except the entries for boxes B and E, shall be made from the information obtained from the crop insurance files in the county office. In the spaces provided,

1. Enter the crop year (1946).
2. Enter the correct name and address of the insured. The name shall agree with that shown on other 1946 crop insurance records prepared for the insured unless such name is known to be incorrect and the correct name is available, or it shall be the name of the person legally entitled to handle the estate of the original insured if the original insured died, became incompetent, or disappeared after the time of planting of the cotton crop. If the name on other crop insurance records prepared for the insured is incorrect, the correct name shall be entered on Form 667-C and a statement of facts clarifying the discrepancy shall be prepared in triplicate, signed by the Adjuster, and attached to the related Form 667-C. If the name shown on Form 667-C is that of a legal entity, a statement of facts, in triplicate, shall be attached. The Director shall attach all copies of any statement to Form 667-C when it is transmitted to the branch office.
3. Enter the state and county code and the contract number of the insured's cotton contract.
4. Enter the contract number(s) of other cotton contracts on the same farm.

5. Enter the farm serial number (including the identifying symbols: WSP, WVP, I, NI, etc.) identifying the insurance unit. If the farm is included on the cotton listing sheet approved by the Corporation for use in 1946, the farm serial number entered must agree with that shown for such farm on the listing sheet. If parts of the insurance unit have separate identifying farm serial numbers, each such number shall be entered. If the farm is not included on the cotton listing sheet approved by the Corporation for use in 1946, a statement of facts, in triplicate, shall be prepared explaining where such farm is listed and that a supplemental listing sheet has been submitted by the county committee.

Box A: Enter the reported acreage of cotton on the insurance unit from the Acreage Report, or from Form 622, if prepared.

Box B: Enter the total measured acreage of cotton on the insurance unit, determined in accordance with subsection B of this Section. The acreage shall be shown to the nearest tenth of an acre.

Box C: Enter the average yield per acre applicable to the insurance unit as shown on the cotton listing sheet approved by the Corporation for use in 1946.

Box D: Enter the insured percentage (50% or 75%) as approved by the Corporation for the insurance unit on the contract, or as limited by the Corporation for the insurance unit on a Form FCI-2, "Agreement," whichever is applicable.

Box E: Enter the insured interest in the cotton crop on the insurance unit. This shall be the smaller of (1) the reported interest in the crop at the time of planting as shown on the Acreage Report, or on Form 622, or (2) the actual interest in the crop at the beginning of harvest or time of loss, whichever occurs first. If the interest entered in Box E differs from the interest shown on the Acreage Report, such difference shall be explained in an accompanying statement of facts prepared in triplicate.

Box F: Enter "yes" or "no" to indicate whether cottonseed is insured. This entry shall be obtained from the insured's cotton contract.

Box G: Enter the percentage of partial insurance protection (60, 70, 80, or 90) approved by the Corporation for the contract. If partial insurance protection was not approved for the contract, enter a dash (-).

Part I. Actual and Appraised Production for the Insurance Unit

The following important factors shall be kept in mind in connection with the preparation of Part I.

- a. The total of the acreages in items 1 through 3 and 5 through 8 of column A must agree with the measured acreage shown in box B. If an appraised yield per acre is made for an acreage of the insured crop previously entered in column A, the acreage for which such appraisal is made shall be entered to the left of column A.
- b. The total production from harvested acreage to be entered in Item 5, Column C, must include the entire production of cotton from the harvested

acreage on the insurance unit for all persons interested in the crop as landlord, tenant or sharecropper.

- c. All acreage figures shall be shown to the nearest tenth of an acre. All appraised yields per acre shall be shown to the nearest pound. Where the minimum appraisal provisions are found to be applicable, the computations which determine the minimum appraised yield per acre shall be performed in the order outlined in these instructions and each computation shall be rounded to the nearest pound. Where the acreage entered in column A for a particular acreage classification is composed of two or more acreages for which different appraised yields per acre have been made, the appraised yield per acre to be entered in column B for such acreage shall be determined on a weighted average basis; i.e., each separate acreage shall be multiplied by the appraised yield per acre applicable to it and the sum of those products shall be divided by the acreage entered in column A to determine the appraised yield per acre for such acreage. All production figures representing production from a specific acreage shall be shown to the nearest pound.
- d. In making any series of computations as outlined herein, round to the nearest pound following each computation.

RELEASED ACREAGE

Item 1. Column A: Enter the total measured acreage of cotton on the insurance unit which was released because of damage occurring after it was too late to replant the land to cotton but before the first cultivation of cotton on such acreage. If any acreage released was not put to other use and was harvested, such acreage shall not be included in item 1. (Source: Form 663-C, Part I, columns C and D).

Column B: Enter the appraised yield per acre for the acreage shown in item 1, Column A. Such appraisal shall be the estimated total yield per acre that would have been realized under the most favorable growing conditions had the damaged crop on such acreage remained for harvest, or 60 percent of the product of the average yield (box C) and the insured percentage (box D); whichever is the larger. (Source: Form 663-C, Part I, columns D and E.)

Item 2. Column A: Enter the total measured acreage of cotton on the insurance unit which was released because of damage occurring after the first cultivation of cotton but before the beginning of harvest on such acreage. If any acreage released was not put to another use and was harvested, such acreage shall not be included in item 2. (Source: Form 663-C, Part I, columns C and D).

Column B: Enter the appraised yield per acre for the acreage shown in item 2, column A. Such appraisal shall be the estimated total yield per acre that would have been realized under the most favorable growing conditions had the damaged crop on such acreage remained for harvest, or 25 percent of the product of the average yield (box C) and the insured percentage (box D); whichever is the larger. (Source: Form 663-C, Part I, columns D and E).

Item 3. Column A: Enter the total measured acreage of cotton on the insurance unit which was released and on which production has been reduced solely because of damage due to causes not insured against. (Source: Form 663-C, Part III).

Column B: Enter the appraised reduction in yield per acre for the acreage shown in item 3, column A. Such appraisal shall be the estimated reduction in yield per acre on such acreage because of damage due solely to causes not insured against, but it shall not be less than the product of the average yield (box C) and the insured percentage (box D). (Source: Form 663-C, Part III).

Item 4. To the left of Column A: Enter the total measured acreage of cotton on the insurance unit which was released and on which production has been reduced because of damage due to causes not insured against and also causes insured against. (Source: Form 663-C, Part III). To the left of the acreage insert a notation describing the uninsured cause of damage to the cotton on such acreage.

Column B: Enter the appraised reduction in yield per acre for the acreage shown to the left of column A in item 4. Such appraisal shall be the estimated reduction in yield per acre on such acreage because of damage due to causes not insured against. The causes of damage not insured against include the following:

- (1) Loss caused by failure properly to prepare the land for planting, or properly to plant, care for, or harvest the cotton crop.
- (2) Loss caused by the use of defective or unadapted seed, or by planting a variety of cotton which differs materially in yield from the variety considered in establishing the average yield.
- (3) Loss caused by planting on land of poorer average quality for the production of cotton than the average quality of the land considered in establishing the average yield and premium rate.
- (4) Loss caused by failure to replant the cotton in areas and under circumstances where the Corporation determines it is practicable to replant; planting cotton under conditions of immediate hazards; or planting another crop in the growing cotton crop.
- (5) Loss due to failure to follow established good farming practices, or by following different fertilizer or farming practices than those considered in establishing the average yield and premium rate.
- (6) Loss due to breakdown of machinery or equipment.
- (7) Loss in yield caused by the neglect or malfeasance of the insured or of any person in his household or employment or connected with the farm as tenant, sharecropper, or wage hand.
- (8) Losses caused by theft, or by domestic animals.
- (9) Where insurance is written on an irrigated basis, losses caused by failure properly to apply irrigation water to cotton in proportion to the amount of water available for all irrigated crops; failure of irrigation equipment due to mechanical defects; failure to provide

adequate casing or properly to adjust the pumping equipment in the event of a lowering of the water level in pump wells when such adjustment can be made without deepening the well, or any other such loss not due entirely to unavoidable causes. If the insured sells rights to irrigation water, any loss due to a lack of water shall be deemed to be a loss from a cause not insured against. (This paragraph shall not be interpreted to include failure of the water table to the extent that deepening the well or drilling a new well would be necessary in order to obtain an adequate supply of water.)

- (10) Loss caused by inability to obtain labor, fertilizer, machinery, repairs, or insect poisons.
- (11) Any damage to the insured crop which occurs after the end of the insurance period, as set forth in the Regulations, is likewise not insured against and must be handled by the Adjuster as an uninsured cause of damage.
- (12) Any other damage due to causes not insured against.

ALL OTHER ACREAGE

Item 5. Column A: Enter the total measured acreage of cotton on the insurance unit which was harvested. (Source: Form 663-C).

Column C: Enter the total production of lint cotton from the acreage shown in item 5, Column A. This figure shall include the net pounds of lint cotton ginned and the estimated net pounds of lint cotton from the seed cotton sold, on hand, and otherwise harvested but not sold or on hand. (Source: Form 663-C, Part II, item 11).

Item 6. Column A: Enter the total measured acreage of cotton on the insurance unit on which cotton remains in the field unharvested. If any part of this acreage has been or is to be entered in column A, such duplicate acreage shall be entered to the left of column A, item 6, and encircled. (Source: Form 663-C, Part II, item 12).

Column B: Enter the appraised yield per acre for the acreage shown in item 6, column A, or to the left thereof. Such appraisal shall be the estimated total lint yield per acre of unharvested cotton on such acreage. (Source: Form 663-C, Part II, item 12).

Item 7. Column A: Enter the total measured acreage of cotton on the insurance unit which was put to another use without the consent of the Corporation.

Column B: Enter the appraised yield per acre for the acreage shown in item 7, column A. Such appraisal shall be the estimated total yield per acre that would have been realized under the most favorable growing conditions had the cotton crop on such acreage remained for harvest, or the product of the average yield (box C) and the insured percentage (box D), whichever is the larger.

Item 8. Column A: Enter the total measured acreage of cotton on the insurance unit which was not released and on which production has been reduced solely because of damage due to causes not insured against. If the acreage so determined has previously been entered in column A, it shall be entered to the left thereof.

Column B: Enter the appraised reduction in yield per acre for the acreage shown in item 8, column A, or to the left thereof. Such appraisal shall be the estimated reduction in yield per acre on such acreage because of damage due solely to causes not insured against but it shall not be less than the product of the average yield (box C) and the insured percentage (box D), minus the lint yield per acre of cotton harvested from such acreage and minus the lint yield per acre of cotton not harvested from such acreage and remaining in the field.

Item 9: To the left of Column A: Enter the total measured acreage of cotton on the insurance unit which was not released and on which production has been reduced because of damage due to causes not insured against and also to causes insured against. (Source: Form 663-C, Part III). To the left of the acreage insert a notation describing the uninsured causes of damage to the cotton on such acreage.

Column B: Enter the appraised reduction in yield per acre for the acreage shown to the left of column A in item 9. Such appraisal shall be the estimated reduction in yield per acre on such acreage because of damage due to causes not insured against. The causes of loss not insured against are listed under the instructions for item 4, above.

Items 1 through 4, and 6 through 9, Column C: Where instructed by the Director or where the insured requests completion of Form 667-C so that he may know the approximate quantity of indemnity due the insured, the Adjuster may make the necessary computations for, and entries in, column C as follows:

For each of the items multiply the acreage in column A by the appraised yield per acre in column B and enter the product, rounded to the nearest pound.

Part II. Computation of Loss

The Adjuster shall make no entries in Part II except where instructed by the Director or where the insured requests completion of Form 667-C so that he may know the approximate quantity of indemnity due the insured.

Where applicable, the Adjuster may make the necessary computations and entries as follows:

Space for "Adjustment Factor": This item is used to make the necessary adjustments where the measured acreage (box B) exceeds the reported acreage (box A).

If the entry in box B exceeds the entry in box A, divide the entry in box A by the entry in box B, and in the space provided for "Adjustment Factor" enter the result, rounded to three decimal places (Example: Carry the result to four digits. If the fourth digit is 1, 2, 3, or 4, round downward. If the fourth digit is 6, 7, 8, or 9, round upward. If the fourth digit is 5, carry the result to another digit. If the extra digit is 0, round downward. If the extra digit is 1 or any higher figure, round upward. Thus, .95051 equals .951; .9514 equals .951; and .95150 equals .951).

If the entry in box B does not exceed the entry in box A, enter "None" in the space provided for "Adjustment Factor."

Item 10: Acres: Enter the sum of the entries in items 1 through 3, column A.

Pounds: Enter the sum of the entries in items 1 through 4, column C.

Item 11: Acres: Enter the sum of the entries in items 5 through 8, column A. This sum plus the entry in item 10, column A, must equal the measured acreage in box B.

Pounds: Enter the sum of the entries in items 5 through 9, column C.

Item 12: Where there is an entry in item 11, column B, enter the adjustment for savings in harvesting cost, if any, which shall be determined as follows:

(1) Multiply the acres in item 11 by the entry in box C by the entry in box D. (2) (a) If the product thus obtained exceeds the pounds in item 11, determine the difference, multiply such difference by 25 percent, and enter the product thereof in item 12. (b) If the product thus obtained does not exceed the pounds in item 11, enter a dash (-) in Item 12.

Item 13: Enter the insured production for the insurance unit, which shall be the product of (1) the smaller of the entries in boxes A or B, (2) the entry in box C, and (3) the entry in box D.

Item 14: If there is an "adjustment factor," multiply the sum of the total production and the savings in cost (the sum of the pounds in items 10, 11, and 12), by the "adjustment factor" and enter the product, rounded to the nearest pound.

If there is no "adjustment factor", the sum of the total production and the savings in cost (the sum of the pounds in items 10, 11, and 12) shall be entered in item 14.

Item 15: Enter the loss of lint cotton on the insurance unit, which shall be the quantity obtained by subtracting the entry in item 14 from the entry in item 13. If the entry in item 14 equals or exceeds the entry in item 13, there is no loss on the insurance unit.

Item 16: Enter the loss of lint cotton and seed on the insurance unit. If cottonseed production is insured (if "yes" is entered in box F), multiply the entry in item 15 by 120 percent and enter the product, rounded to the nearest pound. If cottonseed production is not insured (if "no" is entered in Box F), the entry in item 15 shall be entered in item 16.

Item 17: Enter the quantity of indemnity due the insured if partial insurance protection does not apply. This entry shall be made in all cases and shall be obtained by multiplying the entry in item 16 by the entry in box E.

Item 18: Enter the quantity of indemnity due the insured if partial insurance protection applies. This entry shall be made only when there is a percentage figure shown in box G, and it shall be obtained by multiplying the entry in item 17 by the entry in box G. If a dash (-) is entered in box G, enter a dash (-) in item 18.

Part III. Causes of Damage Insured Against

No uninsured cause of damage shall be entered in Part III.

Items 19, 20, and 21: Enter the primary, secondary, and other contributing insured causes of damage to the cotton crop on the insurance unit. Each cause of damage shall be specifically stated, as provided below, and each such cause shall be entered on a separate line unless there are more than three such causes. The date of each cause of damage (not the date of loss) shall be entered. The estimated percent that the loss due to each such cause of damage is of the total loss on the insurance unit due to causes of damage insured against shall be entered. The entries in the column headed "Estimated percent contribution" should total 100 percent. If the damage was caused by an act of a person(s), a memorandum shall be prepared, in triplicate, setting forth the name(s) of the person(s), if known, contributing to the damage. The Adjuster shall sign and date this memorandum, and all three copies thereof shall be attached to the Form 667-C when it is forwarded to the Director. The Director shall attach all copies of the memorandum to Form 667-C when it is transmitted to the branch office.

The various causes of damage which are insured against when unavoidable, and which shall be used as a guide for uniformity, are listed below:

Drought	Lightning	Excessive rain	Wind erosion
Hail	Hot winds	Excessive heat	Tornado
Flood	Crusted soil	Excessive moisture	Water erosion
Wind blown sand	Hurricane	Frost	Lack of sufficient water on irrigated land
Grasshoppers	Cotton Leaf worm	Aphids	
Chinchbugs	Army worm	Red spider	
Boll weevil	Cotton flea hopper	Pink boll worm	
Damping off (sore shin)	Root knot	Wilt	Wild animald
Anthrachnose	Root rot	Leaf spot	Fire
Aeromenia (crazy top)	Blight	Rust	

Item 22: Included in the certification to be signed by the insured is a clause to the effect that the insured agrees to the substitution of the Corporation as his attorney to exercise all rights of recovery against any person(s) for loss or damage to the cotton crop to the extent that payment for such loss or damage is made to the insured by the Corporation. Where applicable, the Adjuster should advise the insured of this fact, and that he is not to make a settlement with, or execute any release to, such person(s).

The Adjuster shall indicate whether there is an outstanding collateral assignment by entering "Yes" or "No" in the space provided. If Form FCI-20, "Collateral Assignment," has been approved by the Corporation and is on file in the county office but the insured states that no assignment is outstanding, the Adjuster shall enter "No" in this space only when he has definitely determined that a release of the assignment has been submitted by the assignee. Where "Yes", indicating the existance of an outstanding collateral assignment, is entered in the space provided and the insured states that upon return of the Certificate of Indemnity by him to the branch office he wants the assignee to be paid separately to the extent of the cash equivalent of the Certificate of Indemnity or to the extent of the amount of the assignment, a memorandum to this effect signed by the insured must accompany either the Form 667-C or the Certificate of Indemnity. If the statement provides for the issuance of a separate check to the insured and also a separate check to the assignee for an

amount less than the amount shown on the assignment, it must be signed by both the insured and the assignee. In the absence of a statement requesting separate checks, submitted as provided above, a joint check will be issued by the branch office as provided on Form FCI-20.

Wherever possible, the Adjuster shall review the Form 667-C and see that all necessary entries have been made thereon before it is signed by the insured. After the Form 667-C is signed by the insured, no person other than the insured, unless such person is so directed by the insured, has authority to change or enter on Form 667-C any basic data, including any acreage of cotton, harvested production, appraisal per acre, or insured interest in the crop.

The insured shall sign and enter the date of his signature in the spaces provided in item 22. Before the insured signs the Form 667-C the Adjuster shall caution him that his signature must agree with the name appearing in the heading of the form and with his signature on the crop insurance contract. All signatures must be affixed in accordance with instructions contained in ACP-16, revised, "Instructions on Signatures and Authorizations." The Adjuster shall determine that the signature affixed on Form 667-C is actually affixed by the insured whose name appears in the heading thereof, and if the signature of the insured is affixed in a representative capacity the Adjuster shall determine that the person signing has authority to act in the capacity in which he signs.

Item 23: In no case shall the Adjuster approve the Form 667-C until all basic data have been entered thereon and until it has been signed by the insured. If, after the insured has affixed his signature in item 22, the Adjuster can certify to the statements in item 23, he shall sign and date the form in the spaces provided.

Boxes Designated "Form Branch Office Use Only"

The Adjuster shall make no entries in the spaces at the bottom of Form 667-C which are designated "Form Branch Office Use Only."

These spaces are for use by the branch office in notifying state and county offices of changes in the premium for the contract in each case where the measured acreage on the insurance unit as shown on Form 667-C is less than the reported acreage therefor. This will eliminate the necessity for the branch office to prepare revised Forms 622.

a. Commodity Premium Previously Determined

The branch office will enter in this space the total commodity premium for the contract either from Form 622, or where applicable, from the latest Form 667-C prepared for an insurance unit covered by the contract on which the measured acreage is less than the reported acreage.

b. Net Commodity Premium

The branch office will enter in this space the net commodity premium for the contract which will reflect the change in the premium for the contract as a result of the measured acreage being less than the reported acreage for the insurance unit for which the Form 667-C is prepared.

c. Cash Equivalent of Net Commodity Premium

This space will not be used by the branch office until the maturity date of the note. After the maturity date of the note the branch office will enter in this space the cash equivalent of the net commodity premium based on the cash equivalent price in effect on the maturity date of the note.

UNITED STATES DEPARTMENT OF AGRICULTURE
PRODUCTION AND MARKETING ADMINISTRATION
Federal Crop Insurance Corporation

Budget Bureau No. 40-R1251.1
Approval Expires March 15, 1949

STATEMENT IN PROOF OF LOSS FOR COTTON

194

(Crop Year)

(State and county code and contract number)

(Name of insured)

(Address of insured)

Reported Acreage		Measured Acreage		Approved Average Yield		Insured Percentage		Insured Interest in Crop		Cottonseed Insured (Yes or No)		(Farm serial number)		Percent Partial Insurance Protection	
A:	B:	C:	D:	E:	F:	G:	H:	I:	J:	K:	L:	M:	N:	O:	P:

(SEE REVERSE SIDE FOR EXPLANATION)

PART I. ACTUAL AND APPRAISED PRODUCTION FOR THE INSURANCE UNIT

RELEASED ACREAGE

Item

	Appraisals: Production		
	Acre: per acre	(A)	(B)
1. Acreage released because of damage before first cultivation and appraised production per acre			
2. Acreage released because of damage after first cultivation and appraised production per acre			
3. Acreage released which is damaged solely by cause(s) not insured against and appraised loss of production per acre due to such cause(s)			
4. Acreage released which is damaged by cause(s) insured against and cause(s) not insured against and appraised loss of production per acre due to cause(s) not insured against	XXX		
ALL OTHER ACREAGE			
5. Acreage harvested and production therefrom			XXX
6. Acreage and appraised unharvested production per acre			
7. Acreage put to another use without the consent of the Corporation and appraised production per acre			
8. Acreage not released which is damaged solely by cause(s) not insured against and appraised loss of production per acre due to such cause(s)			
9. Acreage not released which is damaged by cause(s) insured against and cause(s) not insured against and appraised loss of production per acre due to cause(s) not insured against	XXX		

PART II. COMPUTATION OF LOSS

Adjustment factor ()

Acre: Pounds
(A) : (B)

10. Released acreage (Sum of items 1 through 3, column A) and production therefrom (Sum of items 1 through 4, column C)		
11. All other acreage (Sum of items 5 through 8, column A) and production therefrom (Sum of items 5 through 9, column C)		
12. Adjustment for savings in cost (Item 11, acres, x box C x box D, less item 11, pounds, x 25%)		
13. Insured production for insurance unit (The smaller of box A or box B, x box C x box D)		
14. Total production and savings in cost adjusted to insured acres (Adjustment factor x sum of pounds in items 10, 11, and 12)		
15. Loss of lint cotton (Item 13 minus item 14)		
16. Loss of lint and seed (120% of item 15 if cottonseed production is insured)		
17. Quantity of indemnity due insured if partial insurance protection does not apply (Box E x item 16)		
18. Quantity of indemnity due insured if partial insurance protection applies (Box G x item 17)		

PART III. CAUSES OF DAMAGE INSURED AGAINST

	Cause of damage	Approximate date of damage	Estimated percent contribution
19. Primary.....	:	:	:
20. Secondary.....	:	:	:
21. Other contributing.....	:	:	:

PART IV. CERTIFICATION

22. The acreages, the total harvested production, and all per-acre appraisals of production set out in Part I hereof and the data set forth in Part III hereof are true and correct, and the insured interest in the cotton crop as shown herein represents my interest at the beginning of harvest or the time of loss, whichever occurs first, and is not in excess of the interest reported by me as my interest in the crop at the time of planting. I hereby apply for the quantity of indemnity determined by the Federal Crop Insurance Corporation (herein called "Corporation") on the basis of these data. The furnishing or preparation of any forms, the inspection of the farm, or investigation of loss by an adjuster was done at my request and shall not constitute a waiver of any right of the Corporation. In consideration of the payment of this claim, I hereby release the Corporation from all claims for indemnity, damages, or causes of action in connection with the cotton crop on the farm indicated above which I may have arising under the contract under which indemnity is claimed. In consideration of the settlement of the indemnity, I hereby sell, assign and transfer to the Corporation, to the extent of the value of the commodity represented by such settlement, all claims, demands, and causes of action which I may have against any and all persons as a result of damage to the insured cotton crop. I hereby irrevocably constitute and appoint the Corporation my true and lawful attorney, with full power of substitution and revocation, for me and in my name, or otherwise, but for its own sole use, to take all proceedings and execute any and all instruments fully to effectuate this assignment and give acquittance for all such claims, demands, and causes of action.

Is there an outstanding collateral assignment?

(Yes or No)

(Date) _____, 194_____
(Signature of insured)
Any misrepresentation of fact made in this instrument will subject the maker thereof to the provisions of the United States Criminal Code and the penal provisions of the Federal Crop Insurance Act, as amended.

23. In connection with this Statement in Proof of Loss, I certify that:
I have made a careful investigation of this claim and, to the best of my knowledge and belief, the facts stated herein are complete, true and correct, and were determined in accordance with the applicable regulations and procedures of the Corporation; and the signature appearing in Item 22, above, has been affixed by the insured who had the stated interest in the above-mentioned crop at the beginning of harvest or the time of loss, whichever occurs first, and whose name appears above, or if the signature has been affixed by a person who signs as fiduciary or agent such person had authority to act in such capacity.

(Date)

194____

(Signature of adjuster)

24. I recommend approval of this Statement in Proof of Loss.

(Date)

194____

(State director or his representative)

Reduction in Premium for the Contract Due to Changes Reflected on Statement in Proof of Loss (For Branch Office Use Only)

Commodity premium : : Net commodity : : Cash equivalent of : :
previously determined : : premium : : net commodity premium : :